

Exhibit 3

REDACTION KEY

- A. CLASSIFIED FBI INFORMATION RE-REVIEWED PURSUANT TO EXECUTIVE ORDER 14040.
- C-1. INFORMATION OBTAINED FROM FOREIGN GOVERNMENT(S) AND WITHHELD AT THE DIRECTION OF ANOTHER U.S. GOVERNMENT AGENCY OR DEPARTMENT PENDING ONGOING CONSULTATION.
- C-2. INFORMATION OBTAINED FROM FOREIGN GOVERNMENT(S) AND WITHHELD AT THAT GOVERNMENT'S DIRECTION FOLLOWING CONSULTATION IN ACCORDANCE WITH EXECUTIVE ORDER 14040.
- D. INFORMATION FOR WHICH JUDICIAL AUTHORIZATION TO RELEASE IS REQUIRED. INFORMATION FOR WHICH JUDICIAL AUTHORIZATION IS OBTAINED WILL BE RELEASED.
- F. ADMINISTRATIVELY DESIGNATED FBI FILE AND/OR SERIAL NUMBERS OR HANDLING INFORMATION.
- G. SENSITIVE LAW ENFORCEMENT INFORMATION WITHHELD PURSUANT TO THE LAW ENFORCEMENT PRIVILEGE.
- J-1. SECTION 102A(i)(1) OF THE NATIONAL SECURITY ACT OF 1947, AS AMENDED BY THE INTELLIGENCE REFORM AND TERRORISM PREVENTION ACT OF 2004, 50 U.S.C. § 3024(i)(1).
- J-2. INFORMATION PROTECTED FROM DISCLOSURE BY THE BANK SECRECY ACT (BSA) AND THE U.S. DEPARTMENT OF THE TREASURY REGULATIONS IMPLEMENTING THE BSA. SEE 31 C.F.R. § 5311 ET SEQ; 31 C.F.R. CHAPTER X.
- J-3. INFORMATION DETERMINED BY ANOTHER DEPARTMENT OR AGENCY TO BE PROTECTED FROM DISCLOSURE PURSUANT TO 8 U.S.C. § 1202(f).
- O-1. INFORMATION WITHHELD AT THE DIRECTION OF ANOTHER U.S. GOVERNMENT AGENCY OR DEPARTMENT.
- P. INFORMATION RESTRICTED FROM PUBLIC RELEASE UNDER THE PRIVACY ACT OF 1974. SUCH INFORMATION WILL BE PRODUCED IN MDL 03-1570 (S.D.N.Y.) PURSUANT TO THE PRIVACY ACT PROTECTIVE ORDER ENTERED IN THAT CASE.
- P-1. INFORMATION SUCH AS SOCIAL SECURITY NUMBERS, DATES OF BIRTH, AND OTHER SENSITIVE PERSONAL INFORMATION.
- S. NAMES AND OTHER PERSONAL IDENTIFYING INFORMATION OF LAW ENFORCEMENT PERSONNEL.

NOTE: Classification markings (classification banners and portion markings) are redacted without a code throughout the release.

(Rev. 08-28-2000)

FEDERAL BUREAU OF INVESTIGATION

Precedence: PRIORITY**Date:** 10/17/2001**To:** (G)**Attn:** Legat

New York

Attn: (G), (S)

Washington Field

Attn:

Pittsburgh

Attn:

Newark

Attn:

Boston

Attn:

San Diego

Attn:

Counterterrorism

Attn:**From:** Criminal Investigative

(G)

Contact: (S)**Approved By:** (S)**Drafted By:****Case ID #:** (F)**Title:** PENTTBOMB;
MAJOR CASE #182**Synopsis:** Set lead for Legat (G) to obtain bank records associated with Omar Al-Bayoumi.**Enclosure(s):** 1. Bank of America wire transaction printouts for the following transfers:

Date:	September 1, 1998	Amount:	\$1,185.00
	September 23, 1999		9,995.00
	November 9, 1999		3,031.60
	February 9, 2000		4,985.00
	April 17, 2001		5,314.00
	April 10, 2001		12,985.00.

2. Riyadh Bank, bank check number (P-1) made payable to Omar Al Bayoumi, in the amount of \$1,000, dated November 7, 1998.

EO14040-002926

To: (G) From: Criminal Investigative
Re: (F), 10/17/2001

3. Saudi American Bank, bank check number (P-1) made payable to Omar Al Bayoumi, in the amount of \$13,318.42, dated May 28, 2000.

Details: Khalid Almihdhar and Nawaf Alhazmi were hijackers on American Airlines Flight 77 which departed from Washington Dulles Airport and crashed into the Pentagon on September 11, 2001.

Prior to September 11, 2001, Almihdhar and Alhazmi resided in an apartment in San Diego, California. Omar Ahmed Al-Bayoumi co-signed for the apartment and is suspected of providing direct financial support to Almihdhar and Alhazmi.

San Diego Division performed a preliminary review of Al-Bayoumi's bank accounts. It was determined that from 1998 through 2001, Al-Bayoumi received numerous wire transfers into his Bank of America account from financial institutions located in Saudi Arabia.

Fahad Nazi Al Hazmi, was identified by the Las Vegas Division as having a possible association with Nawaf AlHazmi (Flt. 77) During the course of covering leads related to the travel and financial transactions of several of the suspected hijackers, Las Vegas Division discovered that Fahad AlHazmi traveled to Las Vegas, Nevada, during the same time period as Nawaf Al Hazmi, Hani Hanjour and Mohamed Atta.

A review of Fahad's MasterCard and Visa card accounts, indicate that Fahad traveled extensively to New Jersey, New York, Washington DC, Arlington/Crystal City, Virginia, San Francisco, California, Pennsylvania and Arizona during approximately the same time period as several of the suspected hijackers. Interviews conducted by Las Vegas indicated that Fahad had a conversation with a travel representative wherein he made specific inquiries about New York and the World Trade Center. Fahad is a citizen of Saudi Arabia. Fahad returned to Saudi Arabia approximately one month prior to the September 11, 2001, terrorist attacks.

To: (G) From: Criminal Investigative
Re: (F) 10/17/2001

LEAD(s) :

Set Lead 1:

(G)

AT (G)

1. Conduct logical investigation to identify the originating United Saudi Bank account associated with the following wire transfer:

Wire Transfer From: United Saudi Bank
Date: September 1, 1998
Amount: \$1,185.00
Sender DBT # (P-1)
ID/Other #

2. Obtain any and all United Saudi Bank account records associated with this account and/or any and all United Saudi Bank accounts belonging to Omar Al-Bayoumi.

Set Lead 2:

(G)

AT (G)

1. Conduct logical investigation to identify the originating Saudi American Bank account associated with the following wire transfer:

Wire Transfer From: Saudi American Bank
Date: September 23, 1999
Amount: \$9,995.00
Sender Ref Number (P-1)
Possible Acct #

See enclosure for wire transfer instruction details.

2. Obtain any and all Saudi American Bank account records associated with this account and/or any and all Saudi American Bank accounts belonging to Omar Al-Bayoumi.

Set Lead 3:

To: (G) From: Criminal Investigative
Re: (F) 10/17/2001

(G)

AT (G)

1. Conduct logical investigation to identify the originating Saudi American Bank account associated with the following wire transfer:

Wire Transfer From: Saudi American Bank
Date: November 9, 1999
Amount: \$3,031.60
Sender Ref Number (P-1)
Possible Acct #

See enclosure for wire transfer instruction details.

2. Obtain any and all Saudi American Bank account records associated with this account and/or any and all Saudi American Bank accounts belonging to (P)

Set Lead 4:

(G)

AT (G)

1. Conduct logical investigation to identify the originating Dubai Islamic Bank account associated with the following wire transfer:

Wire Transfer From: Dubai Islamic Bank
Date: November 4, 1999
Amount: \$190.50
Sender Ref Number (P-1)
Possible Acct #

See enclosure for wire transfer instruction details.

2. Obtain any and all Dubai Islamic Bank account records associated with this account and/or any and all Dubai Islamic Bank accounts belonging to Sulaiman El Ali.

Set Lead 5:

(G)

To: (G) From: Criminal Investigative
Re: (F) 10/17/2001

AT (G)

1. Conduct logical investigation to identify the originating Alrajhi Banking & Investment Corporation account associated with the following wire transfer:

Wire Transfer From: Alrajhi Banking & Investment Corporation

Date: February 9, 2000
Amount: \$4,985.00
Sender Ref Number (P-1)
Possible Acct #

See enclosure for wire transfer instruction details.

2. Obtain any and all Alrajhi Banking & Investment Corporation account records associated with this account and/or any and Alrajhi Banking & Investment accounts belonging to Mohamed A Aziz Al Habib.

Set Lead 6

(G)

AT (G)

1. Conduct logical investigation to identify the originating Alrajhi Banking & Investment Corporation account associated with the following wire transfer:

Wire Transfer From: Alrajhi Banking & Investment Corporation

Date: April 17, 2001
Amount: \$5,314.00
Sender Ref Number (P-1)
Possible Acct #

See enclosure for wire transfer instruction details.

2. Obtain any and all Alrajhi Banking & Investment Corporation account records associated with this account and/or any and Alrajhi Banking & Investment accounts belonging to SK Mohd Abdul Aziz Al Habib.

To: (G) From: Criminal Investigative
 Re: (F) , 10/17/2001

Set Lead 7

(G)

AT (G)

1. Conduct logical investigation to identify the originating Alrajhi Banking & Investment Corporation account associated with the following wire transfer:

Wire Transfer From: Alrajhi Banking & Investment Corporation
 Date: April 10, 2001
 Amount: \$12,985.00
 Sender Ref Number (P-1)
 Possible Acct #

See enclosure for wire transfer instruction details.

2. Obtain any and all Alrajhi Banking & Investment Corporation account records associated with this account and/or any and Alrajhi Banking & Investment accounts belonging to Al Sheikh Abdulaziz M. AlHabib.

Set Lead 8

(G)

AT (G)

1. Conduct logical investigation to identify and obtain any and all Saudi American Bank records for Fahad Nahi Alhazmi. Fahad Nahi Alhazmi is described as follows:

Name: Fahad Nahi Alhazmi
 DOB: (P-1)
 POB:
 Citizenship: Saudi Arabia
 Address: Al-Rihab District
 Jeddah, Saudi Arabia

i DL:

(P-1)

Passports:

(P-1)

Saudi American
 Bank CC#s:

(P-1)

To: (G) From: Criminal Investigative
Re: (F) 10/17/2001

Set Lead 9

(G)

AT (G)

1. Conduct logical investigation to identify the remitter of Riyadh Bank, bank check number (P-1) made payable to Omar Al Bayoumi, in the amount of \$1,000, dated November 7, 1998. (See copy of enclosed check.)

2. Once identified, obtain any and all Riyadh Bank account records belonging to the remitter.

Set Lead 10

(G)

AT (G)

1. Conduct logical investigation to identify the remitter of Saudi American Bank, bank check number (P-1) made payable to Omar Al Bayoumi, in the amount of \$13,318.42, dated May 28, 2000. (See copy of enclosed check.)

2. Once identified, obtain any and all Saudi American Bank account records belonging to the remitter.

Forward a copy of all records to (G) Intel
Section, Room (G)

♦♦

cc. (G), (S)

To: (G) From: Criminal Investigative
Re: (F) 10/17/2001